As a result of filing with the NJ Do Not Call list, unsolicited calls have dropped from 6-10 each day to 1. We are aware of special offers from our credit card companys but we do have the right to NOT have to say no if we are not interested in accepting any offer. This is America, if we are not interested in an offer, we can make that decision and NOT have to justify our decision to a company representative. We are the consumers, and we have the RIGHT to not be bombarded in the security of our homes by companies who do not recognize the inherent invasion that they conduct by calling us at  $9:00\,\mathrm{PM}$  to try to sell something. We do not have to be on duty 24/7 in our homes. Thank you.